IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Wa

Wankmueller et al.

Customer No.: 21003

Serial No.:

09/399,192

Examiner: Agwumezie, Charles C

Filed:

09/17/1999

Group Art Unit: 3621

For

APPARATUS AND METHOD FOR GENERATING AN ELECTRONIC-

COMMERCE PERSONAL IDENTIFICATION NUMBER

CRYPTOGRAPHICALLY RELATED TO AN ATM PERSONAL

IDENTIFICATION NUMBER

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

FILED ELECTRONICALLY February 24, 2009

Commissioner of Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This paper is filed in response to the final Office Action mailed on September 3, 2008. A three month extension of time is respectfully requested. A Request for Continued Examination is filed concurrently herewith. Any fees can be charged to our Deposit Account No. 02-4377.

1

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 15 of this paper.